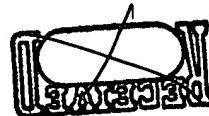


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December 6, 2000



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Assistant Commissioner for Patents
 United States Patent and Trademark Office
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to fax: (703) 305-0040 and by USPS Express Mail E#115557141US

re: Application No. 09/489,739
 Title: Invention in Finance
 Sole Applicant and Inventor: David Andrew D'Zmura (independent inventor)
 Examiner: Mr. Frantzy Poinvil

*#6
 DC/AB
 12-7-00*

Reply to Office Action of 11/06/00

Dear Mr. Poinvil:

In reply to the Office Action of 11/06/00, containing your Detailed Action concerning Restriction and requesting my Election, I hereby elect the Group I, Claims 1-4, invention.

Please cancel my remaining claims as applicable by my Election. I understood from you, in our conversation, that your point 5. is moot, given I am sole applicant and inventor.

Thank you for your review and consideration of my Reply. I hope I may have the opportunity to speak with you, addressing any amendments to the claims to be examined.

Sincerely,

David Andrew D'Zmura

David Andrew D'Zmura